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Applicant: Jung-Won Suh)	I hereby certify that this paper
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Serial No.: 10/035,886)	United States Postal Service
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Filed: December 26, 2001)	class mail in an envelope
)	addressed to: Commissioner
For: Apparatus and Method for)	for Patents, Washington, D.C.
Controlling Bank Refresh)	20231 on this date:
)	
Attorney Docket No.: 29926/38065)	February 22, 2002
)	
Group Art Unit: 2182)	
)	<i>Mark G. Hanley</i>
Examiner: Unknown)	Mark G. Hanley
)	Registration No. 44,736
)	Attorney for Applicant

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Sir:

The patents and/or publications listed on the enclosed PTO Form-1449 are submitted pursuant to 37 CFR §§ 1.56, 1.97, and 1.98. Copies of the documents listed on the PTO Form-1449 are enclosed herewith.

TIME OF FILING

This information disclosure statement is being filed within three months of the filing date of the application and to the best of the undersigned's knowledge, before the mailing date of a first Office Action on the merits. In accordance with 37 CFR §1.97(b), no certification or fee is required.

METHOD OF PAYMENT

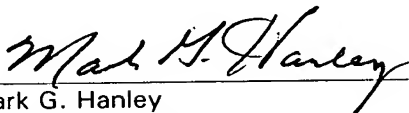
☒ No fee is required.

The Commissioner is authorized to charge any fee deficiency required by this paper, or credit any overpayment, to Deposit Account No. 13-2855. A copy of this paper is enclosed.

Respectfully submitted,

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By:


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February 22, 2002